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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of
SIMONDS

Atty. Ref.: 2504-385

Serial No. 09/932,667

Group: 2672

Filed: August 17, 2001

Examiner:

For: IMPROVED METHOD AND SYSTEM OF EFFECTING A
FINANCIAL TRANSACTION

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

May 28, 2003

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Technology Center 2600

Sir:

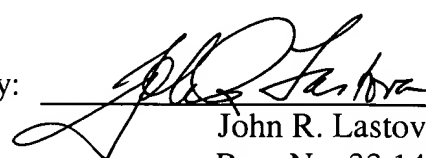
INFORMATION DISCLOSURE STATEMENT

As suggested by 37 C.F.R. 1.97, the undersigned attorney brings to the attention of the Patent and Trademark Office the references listed on the attached form PTO-1449, a copy of each of which is enclosed. This is not to be construed as a representation that a search has been made or that no better prior art exists, or that a reference is relevant merely because cited.

The Examiner is requested to initial the attached form PTO-1449 and to return a copy of the initialed document to the undersigned as an indication that the attached references have been considered and made of record.

Respectfully submitted,

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INFORMATION DISCLOSURE
CITATION

ATTY. DOCKET NO.

2504-385

APPLICANT

SIMONDS

FILING DATE

August 17, 2001

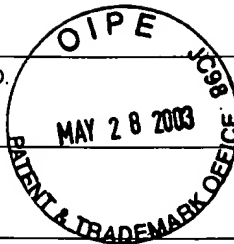
SERIAL NO.

09/932,667

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2672

(Use several sheets if necessary)



U.S. PATENT DOCUMENTS

| *EXAMINER INITIAL | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
|----------------------|-----------------|------|------|-------|----------|-------------------------------|
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FOREIGN PATENT DOCUMENTS

| DOCUMENT | DATE | COUNTRY | CLASS | SUBCLASS | TRANSLATION YES NO |
|----------------|----------|--------------------------------------|-------|----------|-----------------------|
| WO 01/93120 A1 | Dec/2001 | WIPO (w/amended claims 7 March 2002) | | | |
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OTHER DOCUMENTS (including Author, Title, Date, Pertinent pages, etc.)

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*Examiner

Date Considered

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to application.